



2016 RETIREE HEALTH CARE OPEN ENROLLMENT

(For members retired on or before January 1, 2016)

OCTOBER 8, 2015

Dear Pensioner:

It is time once more to choose your Medical, Dental and/or Vision coverage for the 2016 calendar year. It is important to note that the enrollment process has changed slightly from previous years. Since less than 5% of enrolled members change their elections during Open Enrollment, we will no longer automatically mail full enrollment packets to all members. The new procedures are described further down below.

CHANGES FOR 2016

CRS is partnering with United Healthcare to offer a **Medicare Part D Prescription Drug Plan for Medicare-eligible participants** who are enrolled in CRS health care coverage. CRS will provide additional coverage to improve the standard Medicare Part D benefit so that your coverage is similar to your current prescription drug benefit. You will have more coverage than is available through a standard Medicare Part D plan and you will continue to pay no more than your CRS co-payment. This plan is separate from the current prescription plan offered by Optum. More information is provided later in this letter. Also, please look for more material on this program to be sent directly to you from CRS and United Healthcare. Please read the materials carefully. If you have other Medicare Part D coverage, you may need to make certain decisions. **Medicare-eligible participants will receive new ID cards from United Healthcare before the end of December 2015 to use starting January 1, 2016.** Participants who are not eligible for Medicare will continue to use their Optum prescription cards for 2016.

CRS is offering a new voluntary program called an **HRA (Health Reimbursement Account)** to pensioners who choose to waive their CRS health care coverage and enroll in another group health care plan that is not sponsored by the City. The HRA reimburses out-of-pocket medical expenses of the alternate plan. The out-of-pocket expenses are defined as co-payments, co-insurance, deductibles and the difference in premium costs. **Members who are eligible for Medicare or Tricare, or will become eligible for Medicare or Tricare during 2016, cannot enroll in the HRA.** More information is provided later in this letter.

The retiree **health care plans are getting new names**. For the past few years CRS has administered two retiree health care plans, the closed Carve-Out Plan for low income members, and the 80/20 PPO for all others. Beginning January 1, 2016 CRS will offer a third retiree health care plan for most members who retire after January 1, 2016. Each of the three plans has different out-of-pocket costs. The new plan names will be as follows: **Secure Plan** (Carve Out Plan), **Select Plan** (80/20 PPO), and **Model Plan** (new plan). **Please be aware that new cards will be issued to everyone by Anthem for 2016. The new cards will have different group numbers and they must be used effective January 1, 2016.** The new cards will be mailed to you by Anthem before the end of December 2015. If you don't receive the new cards by January 2, 2016, please call Anthem Customer Service at 1-855-315-8928.

Please note that all coverage becomes effective on January 1, 2016, and the monthly premiums will be deducted from your pension payment beginning with the February 1, 2016 payment. The enclosed Health Care Coverage Summary shows the types of coverage that you and your eligible dependents currently have in 2015.

HOW DOES THE OPEN ENROLLMENT PROCESS WORK?

If you want your current elections to remain the same, you DO NOT need to do anything. CRS will continue the same elections that are shown on the enclosed Health Care Coverage Summary.

If you want to make changes to your coverage for 2016:

1. Contact the CRS office either by phone (513-352-3227) or by email (**Retirement@cincinnati-oh.gov**) **before October 23, 2015** to let us know you want to make a change to your coverage for 2016
2. CRS will send you a Health Care Enrollment Form – by mail or email, OR you can print the enrollment form directly from the CRS website located at **<http://www.cincinnati-oh.gov/retirement/retiree-healthcare/>**
3. Send the completed and signed original enrollment form to the CRS Office. The form must be received by CRS **no later than November 6, 2015.**
4. If CRS does not receive a signed Health Care Enrollment Form by November 6, 2015, your current healthcare coverage elections will remain the same for 2016.

As a reminder, if you want to enroll an eligible spouse or dependents for Medical, HRA, Dental and/or Vision coverage in 2016, YOU (the Pensioner) MUST BE ENROLLED IN THAT TYPE OF COVERAGE.

An eligible spouse or dependents can only be added to or removed from coverage during the annual enrollment period, UNLESS there is a qualifying event that affects

your coverage such as:

- A change in the pensioner's legal marital status (such as death or divorce);
- A change in a covered person's employment status that affects other benefit eligibility;
- A dependent ceases to satisfy CRS dependent eligibility requirements.

WHO IS ELIGIBLE FOR HEALTH CARE COVERAGE?

- The CRS retiree;
- The retiree's legally married spouse MARRIED PRIOR TO THE RETIREE'S RETIREMENT DATE;
- The retiree's biological or legally adopted children who were BORN OR ADOPTED PRIOR TO THE RETIREE'S RETIREMENT DATE, who are under 19 years of age; or who are under 24 years of age, unmarried and are full time students (at least 7 months a year) at an accredited school;
- The retiree's biological or adopted children who were BORN OR ADOPTED PRIOR TO THE RETIREE'S RETIREMENT DATE who are permanently and totally disabled, as defined by the U.S. Social Security Administration, and who were DESIGNATED AS DISABLED PRIOR TO ATTAINING 19 YEARS OF AGE and who live in the retiree's household.

WHAT TYPES OF COVERAGE ARE AVAILABLE?

- Medical (Includes Prescription Coverage)
- Dental
- Vision
- HRA (Health Reimbursement Account)

MEDICAL AND PRESCRIPTION PLANS

Medical coverage is provided through Anthem Blue Cross Blue Shield. The Prescription plan for participants who are not eligible for Medicare will continue to be provided by Optum in 2016. The Medicare Part D prescription drug plan for Medicare-eligible participants will be provided by United Healthcare. Medical and prescription coverage cannot be purchased separately.

Members and their dependents who participate in CRS medical coverage **and** who are eligible for Medicare are required to enroll in Medicare Part A (only if they are eligible for free Part A) AND Medicare Part B. If you or your covered dependents choose not to enroll or allow the Medicare coverage to lapse, you will not be eligible for Medicare Part D. If you cannot be enrolled in or are disenrolled from Medicare Part D, you will lose your CRS prescription drug coverage. You can re-enroll in the plan, but will have to wait until the next annual enrollment period. If you are the retiree **and** you cannot be enrolled in or are disenrolled from Medicare Part D, your covered spouse and/or covered dependent

children will also lose their prescription drug coverage.

MONTHLY MEDICAL/PRESCRIPTION PREMIUMS

Pensioner Only

Non-Medicare: \$49.66

Medicare Eligible: \$18.34

Pensioner + Child(ren)

Non-Medicare: \$65.10

Medicare Eligible: \$33.78

Pensioner + Spouse

Both Non-Medicare: \$98.01

Non-Medicare + Medicare Eligible: \$66.68

Both Medicare Eligible: \$35.36

Pensioner + Spouse + Child(ren)

Both Non-Medicare: \$117.86

Non-Medicare + Medicare Eligible: \$86.53

Both Medicare Eligible: \$55.21

Premiums for Medicare Eligible members are lower than those for Non-Medicare members because CRS coverage is secondary to Medicare.

CRS MEDICAL COVERAGE FOR 2016 SELECT PLAN ("80/20 PPO")

	IN NETWORK	OUT OF NETWORK
ANNUAL DEDUCTIBLE	Single: \$300 Family: \$600	Single: \$600 Family: \$1,200
ANNUAL OUT OF POCKET MAXIMUM	Single: \$1,500 Family: \$3,000 (Includes Deductible & Coinsurance)	Single: \$3,000 Family: \$6,000 (Includes Deductible & Coinsurance)
RX - RETAIL COPAY	Generic: \$10.00 Brand: \$20.00 Non Formulary Brand: \$30.00	Not Covered
RX - MAIL ORDER 90 DAY SUPPLY COPAY	Generic: \$20.00 Brand: \$40.00 Non Formulary Brand: \$60.00	Not Available

NEW MEDICARE PART D PRESCRIPTION PLAN FOR MEDICARE-ELIGIBLE PARTICIPANTS

Beginning 1/1/2016, the prescription plan for Medicare-eligible participants will be provided through a Medicare Part D plan offered by United Healthcare. Prescription co-pays will remain the same and the plan will continue to offer a 30-day supply at retail

pharmacies and up to a 90-day supply with reduced co-pays through mail order. You will also be able to get up to a 90-day supply at a retail pharmacy but your co-pay will be three times the 30-day supply co-pay. Medicare Part D participants will receive new ID cards for 2016.

Medicare-eligible members and/or their Medicare-eligible dependents who participate in CRS medical coverage are required to enroll in Medicare Part A (only if they are eligible for free Part A) AND Medicare Part B. In order to be eligible for Medicare Part D prescription drug coverage, you have to be enrolled in Medicare Part A (if free) AND Part B and provide CRS with your Medicare Health Insurance Claim Number (HICN) from your red, white and blue Medicare card.

If you or your covered dependents choose not to enroll in Medicare Part A (if free) and Part B, you cannot be enrolled in Medicare Part D. If you do not pay your Medicare Part B premiums and let your coverage lapse, Medicare will notify CRS that you must be disenrolled from Medicare Part D.

If you cannot be enrolled in or you are disenrolled from Medicare Part D, **you will lose your CRS prescription drug coverage.** You can re-enroll in the plan, but will have to wait until the next annual enrollment period. If you are the retiree and you cannot be enrolled in or are disenrolled from Medicare Part D, your covered spouse and/or covered dependent children will also lose their prescription drug coverage whether or not they are eligible for Medicare.

Please watch for direct communications from CRS and United Healthcare in the next couple of weeks regarding changes that may affect you. If you are currently enrolled in CRS prescription coverage, your current card will apply through 12/31/2015. Remember, this plan does not apply to non-Medicare eligible members.

DENTAL/VISION PLANS

Guardian Dental and Eyemed Vision coverage and premiums will remain the same in 2016. Members with current Guardian and/or Eyemed cards who continue coverage in 2016 will use their same cards.

MONTHLY DENTAL/VISION PREMIUMS

Tier	Dental	Vision
Pensioner	\$ 35.66	\$3.12
Pensioner + Spouse	\$ 71.35	\$5.93
Pensioner + Child(ren)	\$ 69.56	\$6.23
Pensioner + Spouse + Child(ren)	\$105.23	\$9.17

HRA (HEALTH REIMBURSEMENT ACCOUNT)

This is a voluntary program available to pensioners and their eligible dependents who have been enrolled in a CRS health care plan since 1/1/2015 or their 2015 retirement date, unless they are eligible for Medicare or Tricare. **Participants who are currently eligible, or will become eligible for Medicare or Tricare during 2016, are not eligible to participate in an HRA.**

If the pensioner enrolls in another group health plan, other than a City sponsored plan, and waives their CRS health care coverage, the HRA will reimburse out-of-pocket health care expenses covered under the alternate plan up to a maximum of \$5,000/single and \$10,000/family per year. Out-of-pocket health care expenses are defined as co-payments, co-insurance and deductibles under the alternate health plan, and premium costs of the alternate plan less the amount of premium the member would have paid for CRS health care.

As with other CRS coverage, eligible spouses and dependents can only participate in the same coverage as the pensioner. So for example, if the pensioner is eligible for Medicare and the spouse is not yet Medicare eligible, neither the pensioner nor the spouse can choose the HRA. **HRA participants are still eligible to choose Dental and/or Vision coverage but are not eligible to participate in the CRS Hypertension and Diabetes program.**

Participants who enroll in the HRA will receive an ID card that is accepted by many providers and allows eligible out-of-pocket expenses to be paid directly to the provider. However, if you pay the out-of-pocket expenses, you can submit a paper claim for reimbursement. Some pharmacies such as Walgreens, CVS and Mail Order Facilities do not accept the HRA ID Card and you will need to submit paper claim forms. Premiums eligible for reimbursement will also require paper claim forms. The reimbursement checks are mailed to your home.

If you are interested in learning more about the HRA you can call the CRS office at 513-352-3227 with questions and/or request an enrollment packet with more detailed information. All HRA enrollment forms must be returned to CRS by November 6.

FULL-TIME STUDENT VERIFICATION REQUIREMENTS

Health care coverage for eligible dependent children is available through the end of the month in which they turn age 19, or through the end of the month in which they turn age 24 if they are unmarried and full-time students at an accredited school. Pensioners that are requesting to purchase health care coverage for eligible dependent children from age 19 to age 24 **are required to provide verification of full-time student status** for the first half of 2016 before January 1, 2016 and for the second half of 2016 before August 15, 2016. **Failure to provide verification of full-time student status by these deadlines will result in the termination of coverage for the dependent child.**

Diabetes and Hypertension Coaching Program for CRS Pensioners

What is the Program?

The Diabetes and Hypertension Program provides incentives to CRS pensioners and/or their adult dependents (18 years old or older) who are enrolled in CRS healthcare coverage and who have diabetes and/or hypertension. This program provides counseling from Kroger pharmacists to improve medication use and tools for self-management. **Pensioners who are enrolled in the HRA Program are not eligible to participate in the Diabetes and Hypertension Coaching Program.**

Participants in the program see the following results:

- Reduced A1C and blood sugar levels
- Decreased blood pressure levels
- Lower LDL, or bad cholesterol levels

Why is this important to you?

The Program will help you achieve a healthier lifestyle and save money in the short term and also help decrease medical expenses down the road. Both high blood pressure and diabetes are associated with many health problems that may lead to hospital stays or surgeries in the future if the conditions are not appropriately controlled and managed. The pharmacist will work with you and your doctor to help you reach and maintain your health care goals and improve your understanding of the conditions and the medications you are taking.

Benefits of the Program

- **Free Counseling:** One on one counseling about diabetes and/or high blood pressure is provided at a convenient Kroger Pharmacy. Your specially trained pharmacist will create a personalized education and health improvement plan to help achieve your goals.
- **Free Medications:** All medications used for diabetes and high blood pressure are paid for by the City of Cincinnati, and are provided at no cost to you.

_____ # meds x \$10/\$20/\$30 co-pay x 12 months = \$ _____ drug savings

Complications related to uncontrolled high blood pressure:

■ Heart Attack / Stroke

Over time it becomes hard for blood to reach the heart and brain. Decreased blood and oxygen supply damages vital organs.

■ Aneurysm

Constant, increased pressure of blood on artery walls may cause them to rupture, leading to internal bleeding or death.

■ Kidney Failure

Pressure can damage blood vessels in the kidneys, making it hard for them to filter waste. This may lead to a buildup of waste and eventually a need for dialysis or transplant.

Additional complications related to uncontrolled diabetes:

■ Amputations

Patients with diabetes often have decreased blood flow and nerve damage in their hands and feet. This results in decreased sensation, making it easy for cuts and sores to go unnoticed. This can lead to infection and possible amputation.

- **Blindness** Diabetes can lead to several eye problems. If blood sugar is uncontrolled and appropriate eye exams are not scheduled, there is an increased risk of blindness.



**For more information
call Kroger at 1-888-242-5841**



IMPORTANT REMINDERS & DEADLINES

If you want your health care coverage to remain the same for 2016 (types of health care and covered dependents), **you do not need to do anything.**

The deadline to make changes to your health care coverage or enroll in the HRA for 2016 is November 6, 2015. If you want to make changes to your current health care coverage, and/or enroll in the HRA you must complete, sign and return a 2016 Health Care Enrollment Form and/or HRA enrollment **to be received by CRS no later than November 6, 2015.**

If you intend to make changes but do not return a completed enrollment form by November 6, 2015, your health care coverage will remain the same in 2016.

In order to enroll a spouse or dependents for Medical, HRA, Dental and/or Vision coverage, the pensioner must be enrolled in the same coverage.

Rehired retirees cannot participate in CRS health care if they are actively employed in any capacity by the City of Cincinnati. However spouses and dependent children who are actively employed by the City, but who are not eligible for the City's health care plan due to the number of hours worked, may participate in the same CRS coverage as the retiree.

HELP US STAY CONNECTED WITH YOU!

Please help us stay connected by ensuring we have the correct mailing address and contact information for you. This can include home and cell phone numbers, and email addresses. For security purposes we do not accept address changes by phone.

You can update your information in writing by mailing to:

**Cincinnati Retirement System
801 Plum Street, Suite 240
Cincinnati, OH 45202**

You can call our office at **513-352-3227.**

You can send an email to: **retirement@cincinnati-oh.gov**

We encourage you to visit the Cincinnati Retirement System's website for additional information and updates. Go to: **www.cincinnati-oh.gov/retirement**